

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition (This page must be completed and filed in every case)	Document Page 2 of 56 WHITWORTH, WILLIAM RICHARD WHITWORTH, SHERI JO
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Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed: Central District of Illinois, Danville, Illinois	Case Number: 99-90407	Date Filed:
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Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
 Signature of Debtor **WILLIAM RICHARD WHITWORTH**

X 
 Signature of Joint Debtor **SHERI JO WHITWORTH**

Telephone Number (If not represented by attorney)

10-12-05
 Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

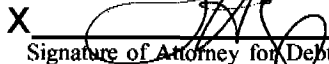
X _____
 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

Signature of Attorney

X 
 Signature of Attorney for Debtor(s)

Thomas H. Comer, Jr. 6425

Printed Name of Attorney for Debtor(s)

Comer & Jenkins

Firm Name

Attorneys at Law
200 South First Street
Booneville, MS 38829

Address

662-728-8101 Fax: 662-728-3095

Telephone Number

10/12/05
 Date

Exhibit A


(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X  10/12/05
 Signature of Attorney for Debtor(s) Date
Thomas H. Comer, Jr.

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

 Printed Name of Bankruptcy Petition Preparer

 Social Security Number

 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
 Signature of Bankruptcy Petition Preparer

 Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

CASE NO. _____

DEBTOR(S)

NOTICE OF ALTERNATIVE CHAPTERS
UNDER WHICH INDIVIDUAL DEBTOR(S) MAY PROCEED

NOTICE IS HEREBY GIVEN that the United States Bankruptcy Code provides four (4) alternative chapters under which an individual debtor may proceed. These four (4) chapters are as follows: Chapter 7 - Liquidation; Chapter 11 - Reorganization; Chapter 12 - Family Farmer(s); and Chapter 13 - Adjustment of Debts of an Individual with Regular Income. A debtor may proceed under or convert to any of said chapters if the debtor meets the requirements thereof and is otherwise eligible for relief thereunder. The debtor's attorney should be consulted for advice as to a debtor's eligibility for relief under any particular chapter. This Notice, given pursuant to 11 U.S.C. §342(b), is only to advise individuals of the alternative chapters under which an individual may proceed and is not to be construed as advising an individual to proceed under any particular chapter or that an individual is eligible for relief under any particular chapter; and this Notice does not classify this Bankruptcy case as a consumer Bankruptcy case.

Joseph E. Wroten

JOSEPH E. WROTEN, CLERK

ACKNOWLEDGEMENT

I hereby certify that I have read this notice.

DATED: 10-12-05

William Michael (Rutledge)
DEBTOR

Billie B. Batts
JOINT DEBTOR (IF ANY)

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court
Northern District of Mississippi

In re **WILLIAM RICHARD WHITWORTH,
 SHERI JO WHITWORTH**

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	4,195.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		16,650.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		151.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		162,398.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,076.50
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,116.00
Total Number of Sheets of ALL Schedules		28			
Total Assets			4,195.00		
Total Liabilities				179,199.15	

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X		J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bancorp South - savings account (Debtor's paycheck is involuntarily auto-deposited into this account and used for bills)	J	1,200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		J	0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room suite - 100.00 Bedroom suites - 200.00 Dining Room suite - 75.00 Stove - 50.00 Refrigerator - 100.00 Washer - 50.00 Dryer - 50.00 TV - 50.00	J	625.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		J	0.00
6. Wearing apparel.		Miscellaneous men's and women's clothing	J	250.00
7. Furs and jewelry.		Wedding Bands	J	90.00
8. Firearms and sports, photographic, and other hobby equipment.	X		J	0.00

Sub-Total > **2,165.00**
(Total of this page)

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		J	0.00
10. Annuities. Itemize and name each issuer.	X		J	0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		J	0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X		J	0.00
13. Interests in partnerships or joint ventures. Itemize.	X		J	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X		-	0.00
15. Accounts receivable.	X		J	0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		J	0.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X		J	0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		J	0.00
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		J	0.00

Sub-Total > **0.00**
(Total of this page)

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		J	0.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X		J	0.00
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1988 Chevy Suburban	J	500.00
		1987 Dodge Grand Caravan	J	800.00
		2002 Toyota Camry	J	500.00
24. Boats, motors, and accessories.	X		J	0.00
25. Aircraft and accessories.	X		J	0.00
26. Office equipment, furnishings, and supplies.	X		J	0.00
27. Machinery, fixtures, equipment, and supplies used in business.	X		J	0.00
28. Inventory.	X		J	0.00
29. Animals.		Poultry - Chickens	J	80.00
30. Crops - growing or harvested. Give particulars.	X		J	0.00
31. Farming equipment and implements.	X		J	0.00
32. Farm supplies, chemicals, and feed.		Chicken feed and misc. supplies	J	50.00
33. Other personal property of any kind not already listed.		Miscellaneous small handtools and chicken feeder	J	100.00

Sub-Total > **2,030.00**
(Total of this page)
Total > **4,195.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u>			
Living room suite - 100.00	MCA § 85-3-1(a)	625.00	625.00
Bedroom suites - 200.00			
Dining Room suite - 75.00			
Stove - 50.00			
Refrigerator - 100.00			
Washer - 50.00			
Dryer - 50.00			
TV - 50.00			
<u>Wearing Apparel</u>			
Miscellaneous men's and women's clothing	MCA § 85-3-1(a)	250.00	250.00
<u>Furs and Jewelry</u>			
Wedding Bands	MCA § 85-3-1(a)	90.00	90.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1987 Dodge Grand Caravan	MCA § 85-3-1(a)	350.00	800.00

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D M A R K E T V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N I F A N Y
Account No. 26776066			2004					
American General Financial Services 890 Barnes Crossing Rd. Tupelo, MS 38804		J	Vehicle Financing 2002 Toyota Camry					
			Value \$ 500.00				8,200.00	7,700.00
Account No. 2900100073269			1997					
Bank Illinois 100 West University P.O. Box 4028 Champaign, IL 61824		J	Vehicle Financing 1987 Dodge Grand Caravan					
			Value \$ 800.00				450.00	0.00
Account No. 51664175			2003					
Crescent Bank & Trust P.O. Box 61813 New Orleans, LA 70161		J	Vehicle Financing 1988 Chevy Suburban					
			Value \$ 500.00				8,000.00	7,500.00
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal
(Total of this page)

16,650.00

Total
(Report on Summary of Schedules)

16,650.00

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. 4725461			11/2004					
Mississippi State Tax Commission Jackson, MS 39201		J	State Tax					
							151.00	151.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

151.00

Total
(Report on Summary of Schedules)

151.00

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. MP0299 AAA Collectors, Inc. 2950 N. Academy Blvd. Colorado Springs, CO 80917			3/2003 Collection Service				Unknown
Account No. 506600068/506800154/5086034 Accounts Receivable Management P.O. Box 129 Thorofare, NJ 08086-0129			UNKNOWN Collection Service				349.00
Account No. 624998-1/620165-1/172404 Alliance Collection Company P.O. Box 49 Tupelo, MS 38802			5/03,2/05,2004,5,05 Collection Service (accts# 684813-1; 670 489-1; 662822-1; 5859511; 615649-1; 595798-1, W TAG64460199,TAG64456213,				3,033.90
Account No. 4447-9611-1256-0608 Alliance One 1160 Centre Point Drive Suite 1 Mendota Heights, MN 55120			12/2004 Collection Service				939.00

15 continuation sheets attached

Subtotal
(Total of this page) **4,321.90**

Subtotal (Total of this page)	9,358.09
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In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. ***-**-2803 Bennett & DeLoney Attorney's at Law P.O. Box 190 Midvale, UT 84047-0190	J		4/2005 Collection Service - Amount plus attorney fees, expenses and other additional charges.				845.46
Account No. 08231 BMH New Albany Emergency Physicians P.O. Box 60463 Charlotte, NC 28260	W		4/2005 Professional Services - Medical				86.20
Account No. *103882* C-E Office Service 104 North Market Ogden, IL 61859	J		6/2000 Collection Service				100.00
Account No. 890-2223649/487-2983183 Cabrera & Associates Attorneys at Law 560 Route 303, Suite 209 Orangeburg, NY 10962	J		4/2003, 1/2001 Attorney for Creditor - Amount plus attorney fees, expenses and other miscellaneous costs and fees.				376.63
Account No. 5178-0524-4324-8030 Capital One Post Office Box 85147 Richmond, VA 23276	H		2004 Credit card purchases - also: 5178-0523-2935-****				693.20

Sheet no. 2 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **2,101.49**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 98LM346 Carle Home Infusion Therapy 602 West University Avenue Urbana, IL 61801		J	9/1998 Judgment filed in 9/1998 - Amount listed plus unknown charges and attorney fees				5,036.00
Account No. 01042670496 CBSI P.O. Box 3227 Tuscaloosa, AL 35403-3227		W	1/2004 Consumer goods and services				148.75
Account No. ***-**-2803 Citibank DFS 12234 N. IH 35 SB Bldg B Austin, TX 78754		J	7-1-2003 Credit card purchases				Unknown
Account No. 7108573* Collection Bureau of America 25954 Eden Landing Rd. First Floor Hayward, CA 94545-3899		J	7/2002 Collection Service				160.00
Account No. None Columbus Violin 201 East Park Street Louisville, MS 39339		H	11/15/03 - 3/4/05 Consumer goods and services				764.90

Sheet no. **3** of **15** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **6,109.65**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9411-7001-****-**** Credit Clearing House 305 West Market Street Louisville, KY 40202-2907		J	9/2000 Collection Service				781.00
Account No. *633778712* Credit Protection Association, L.P. 13355 Noel Rd Dallas, TX 75240		J	1/2002 Collection Service				1,032.00
Account No. 5166-4175-6516-**** Crescent Bank & Trust 1100 Poydras Street New Orleans, LA 70163-1101		J	3/2003 Signature Loan				8,567.00
Account No. Tag 200 GN7 D.L. Peterson 26385 Hwy 8 East Grenada, MS 38901		J	9/5/2005 2004 Chevy Van, amount listed plus unknown costs and fees				18,000.00
Account No. 89806 Dr. Michael A. Todd, P.A. P.O. Box 664 New Albany, MS 38652		W	5/4/05 Professional Services - Medical				15.60

Sheet no. 4 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **28,395.60**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9915897 East Memphis Surgery Center 80 Humphreys Center Drive; Suite 101 Memphis, TN 38120		W	1/2005 Professional Services - Medical				52.95
Account No. 5178-0072-8261-0112 Encore Receivable Management P.O. Box 3330 Olathe, KS 66063-3330		J	11/2004 Collection Service - also # 5178-0073-1923-****				890.50
Account No. 16154 Endocrinology Consultants 670 Crossover Road P.O. Box 4087 Tupelo, MS 38803-4087		W	7/30/2004 Professional Services - Medical				25.90
Account No. CU0680 Financial Recovery Services, Inc. P.O. Box 385908 Minneapolis, MN 55438-5908		J	3/2003 Collection Service for Heritage Animal Hospital				1,249.55
Account No. ***-**-2803 First National Credit CA 585 Pilot Rd. Las Vegas, NV 89119		J	12/2003 Credit card purchases				Unknown
Sheet no. 5 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 2,218.90

Subtotal (Total of this page)	4,487.00
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In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 474 3458859 Hall & Associates Attorneys at Law 560 Route 303, Suite 209 Orangeburg, NY 10962		J	4/2005 Attorney for Creditor				Unknown
Account No. Docket 5140, Page 570 Hodges Family Dentistry 218 North Gloster St. Tupelo, MS 38804		J	4/5/04 Professional Services - Dental - Amount listed plus any interest, attorney fees and court costs involved				3,975.00
Account No. 701112100026-**** HSBC Rhodes 90 Christiana Rd. New Castle, DE 19720-3118		J	12/1996 Credit card purchases				Unknown
Account No. WHIS0078 I. Harrison Evans, M.D. 401 E. Jackson Oxford, MS 38655		W	8/2005 Professional Services - Medical				200.00
Account No. 20455 Internal Medicine of New Albany 300 Oxford Road New Albany, MS 38652-3117		J	8/2005 Professional Services - Medical				60.70

Sheet no. 7 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **4,235.70**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No. None			3/15/05				
Jack and Anne Wray 2358 Wise Bend Road Pontotoc, MS 38863		J	Vehicle Damage due to accident				1,700.00
Account No. 004779728			2000, 2001, 2002, 2003				
Jeffrey Waldo, Attorney P.O. Box 4237 Tupelo, MS 38803-4237		J	Attorney for Collection Service - amount listed plus attorney fees and court costs				28,680.46
Account No. 13642			5/11/2005				
Jones Family Medical Clinic 1200 North Gloster Street Tupelo, MS 38804		W	Professional Services - Medical				73.30
Account No. 38773768/99685885/09765501			1/2005 and 2004				
LCA Collections Laboratory Corporation of America P.O. Box 2240 Burlington, NC 27216-2240		W	Collection Service (including #00641039, #08353537, #08645944				3,344.45
Account No. 73269000002 & 732698			02/1997 & 11/2000				
Main Street Bank & Trust P.O. Box 4028 Champaign, IL 61824		J	Old Account and Auto Account (1997 Plymouth Voyager Van)				7,309.00

Sheet no. **8** of **15** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **41,107.21**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. *3224354* Martel MGT Collection Service P.O. Box 490 Columbus, OH 43216-0490		J	12/1999 Collection Service				301.00
Account No. 12080/13637 Mid South Anesthesia P.O. Box 235022 Montgomery, AL 36123-5022		W	5/2005 Professional Services - Medical				54.00
Account No. 03375313/043203/4308022 Midsouth Credit Bureau, Inc. 1410 Industrial Park Rd. P.O. Box 1567 Paris, TN 38242		W	3/2005 Collection Service - #3486, 2980				330.00
Account No. 70-000755573-0504589-7 Mississippi Valley Gas Company 711 West Capitol Street Jackson, MS 39203		W	2003 Consumer goods and services; amount listed plus unknown costs				102.27
Account No. 0138000637 Movie Gallery 900 West Main Street Dothan, AL 36301		W	6/12/05 Consumer goods and services				91.37

Sheet no. 9 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **878.64**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ZA7321 NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044		J	2003 Collection Service				668.15
Account No. 11768 New Albany Surgery Group P.O. Box 891 226 Starlyn New Albany, MS 38652		W	5/3/05-6/20-05 Professional Services - Medical				349.10
Account No. 8011842 NMMC Professional Services c/o Central Billing Office 450 East President Street Tupelo, MS 38801		W	6/1/04-3/10/05 Professional Services - Medical				120.20
Account No. 64460199 North Mississippi Pain Management Center P.O. Box 2587 Tupelo, MS 38803		W	2/2005 Professional Services - Medical				1,222.18
Account No. 46398.5 North Mississippi Pediatrics 1573 Medical Park Cir Tupelo, MS 38801		J	5/2004 Professional Services - Medical				17.60

Sheet no. 10 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

2,377.23

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. ***-**-2803 Orchard Bank 9400 SW Beaverton Hills SD Beaverton, OR 97005		J	6/2003 to 3/2004 Credit Card Purchases				Unknown
Account No. 1105860017 Parkwood Behavioral Health System 8135 Goodman Road Olive Branch, MS 38654		J	8/22/05 Professional Services - Medical - the amount listed plus unknown charges				100.00
Account No. 015634-00 Pediatric Cardiology P.O. Box 3140 Memphis, TN 38173-0140		J	10/14/04 Professional Services - Medical				38.67
Account No. 26 TC PGM Pathology Group of the MidSouth Trumbull Laboratories, LLC P.O. Box 564 Memphis, TN 38159		W	1/27/2005 Professional Services - Medical				11.42
Account No. 20-26-00232691 Radiology Associates of Oxford, P.A. P.O. Box 2121 Memphis, TN 38159-0001		W	3/7/05 Professional Services - Medical				12.70

Sheet no. 11 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **162.79**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 100922 Rehab Solutions, PLLC P.O. Box 4 Tupelo, MS 38802		W	2/2005 Professional Services - Medical				148.00
Account No. ***-**-2803 Remuda Ranch Center 1 East Apache St. Wickenburg, AZ 85390		J	4-5-2005 Consumer goods and services				Unknown
Account No. ***-**-2803 Revenue Recovery Corporation P.O. Box 40166 Memphis, TN 38174		J	1/2005 Collection Service				162.80
Account No. 8301 Rolling Hills Animal Hospital Box 82 Pontotoc, MS 38863		W	4/2005 Professional Services - Medical				46.50
Account No. 771-4-21-02-13627839 Sam's Club P.O. Box 530942 Department 77 Atlanta, GA 30353-0942		H	10/1/05 Credit card purchases				265.30

Sheet no. 12 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **622.60**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 1055 Security Check, LLC P.O. Box 1211 Oxford, MS 38655-1211		J	8/15/04 Returned Checks				286.31
Account No. 2805 Southeast Financial Solutions P.O. Box 38441 Germantown, TN 38183-0441		J	1/27/05, 3/15/05, 11/2/04 Collection Service				198.81
Account No. ***-**-2803 Sprint PCS 4950 College Blvd. Sioux Falls, SD 57104		J	1/2004 Consumer goods and services				Unknown
Account No. 49827 Surgery Clinic of Tupelo 844 South Madison Tupelo, MS 38801		H	5/28/04 - 6/2/04 Professional Services - Medical				61.20
Account No. 900036758390**** Target National Bank P.O. Box 673 Mailstop 6CA Minneapolis, MN 55416		J	10/1997 Credit card purchases				Unknown

Sheet no. 13 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **546.32**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 15548 The Family Cancer Center 400 Market Blvd.; Suite 115 Collierville, TN 38017-6516		W	6/7/05 Professional Services - Medical				303.59
Account No. 3030 The Loan Company 1510 North Prospect Ave Champaign, IL 61820-2122		J	2/1999 Signature Loan				480.00
Account No. 3792E-0803446891 Transworld Systems, Inc. Collection Agency 6555 Quinle Road Suite 115 Memphis, TN 38119		W	5/2005 Collection Service				538.92
Account No. TPG*T68874478 Tupelo Pathology Group P.O. Box 1507 620 Crossover Road Tupelo, MS 38802-1507		H	6/21/05 Professional Services - Medical				109.00
Account No. 60362035 / 50454438 Tupelo Service Finance P.O. Box 1791 Tupelo, MS 38802-1791		W	7/15/05 Collection Service - amount listed plus any interest, attorney fees and court cost involved				2,460.56
Subtotal (Total of this page)							3,892.07

Sheet no. **14** of **15** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 56865/85068/85325/55546/30379 Tupelo Service Finance P.O. Box 1791 Tupelo, MS 38802-1791			2003, 2004 and 2005 Collection Service - accts: 59015/54990 11727/39158/135519/91913/29109 111749/59083/87286/103640/91710/ 90452/ 47293/and many various #'s				50,646.56
Account No. 6804536 Tupelo Small Animal Hospital 2096 South Thomas St. Tupelo, MS 38801			2003 Professional Services - Medical - amount listed plus other unknown charges				250.00
Account No. ***-**-2803 Tupelo Water & Light 320 Court Street Tupelo, MS 38802			2/24/03 Consumer goods and services				117.34
Account No. 5557610 Van Ru Credit Corporation Payment Processing Center P.O. Box 618 Park Ridge, IL 60068-0618			2004 Collection Service				471.66
Account No. 19062 Women's Clinic of Tupelo 1512 Medical Park Cr Tupelo, MS 38801-6560			8/2004 Professional Services - Medical				97.40

Sheet no. **15** of **15** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	51,582.96
Total (Report on Summary of Schedules)	162,398.15

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
Separated	NAMES	AGE	RELATIONSHIP
	Haylee L. Whitworth	13	Daughter
	Joshua R. Whitworth	15	Son
	Cambyr R. Whitworth	17	Daughter
	Michael W. Whitworth	2 3	Son
	Jennifer M. Whitworth	4	Daughter
	Emma G. Whitworth	6	Daughter
	Matthew W. Whitworth	8	Son
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	Natural Resource Manager		
Name of Employer	National Park Service	Unemployed	
How long employed	6 years		
Address of Employer	2680 Natchez Trace Parkway Tupelo, MS 38802-0000		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

DEBTOR

SPOUSE

\$	6,393.00	\$	0.00
\$	0.00	\$	0.00
\$	6,393.00	\$	0.00

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) Loan Repayment

\$	891.50	\$	0.00
\$	338.00	\$	0.00
\$	0.00	\$	0.00
\$	87.00	\$	0.00
\$	0.00	\$	0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$	1,316.50	\$	0.00
\$	5,076.50	\$	0.00

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00

Pension or retirement income

Other monthly income (Specify)

\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00

TOTAL MONTHLY INCOME

\$	5,076.50	\$	0.00
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TOTAL COMBINED MONTHLY INCOME \$ 5,076.50

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,700.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel	\$	<u>165.00</u>
Water and sewer	\$	<u>50.00</u>
Telephone	\$	<u>125.00</u>
Other <u>Cable</u>	\$	<u>60.00</u>
Home maintenance (repairs and upkeep)	\$	<u>80.00</u>
Food	\$	<u>900.00</u>
Clothing	\$	<u>180.00</u>
Laundry and dry cleaning	\$	<u>25.00</u>
Medical and dental expenses	\$	<u>150.00</u>
Transportation (not including car payments)	\$	<u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>30.00</u>
Charitable contributions	\$	<u>25.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>40.00</u>
Health	\$	<u>256.00</u>
Auto	\$	<u>160.00</u>
Other	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	<u>845.00</u>
Other	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u>Wal-Mart misc.</u>	\$	<u>75.00</u>
Other	\$	<u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>5,116.00</u>

[FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N/A</u>
B. Total projected monthly expenses	\$	<u>N/A</u>
C. Excess income (A minus B)	\$	<u>N/A</u>
D. Total amount to be paid into plan each _____	\$	<u>N/A</u>
(interval)		

**United States Bankruptcy Court
Northern District of Mississippi**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Debtors

Case No. _____

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date 10-12-05

Signature 
WILLIAM RICHARD WHITWORTH
Debtor

Date 10-12-05

Signature 
SHERI JO WHITWORTH
Joint Debtor

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C §§ 152 and 3571.*

Form 7
(9/00)

**United States Bankruptcy Court
Northern District of Mississippi**

In re **WILLIAM RICHARD WHITWORTH
SHERI JO WHITWORTH**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$59,630.40

SOURCE (if more than one)
Husband:
2003:72,448.00
2004:66,578.00

\$0.00

Wife:
2003:8,300.00
2004:6,500.00

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American General Financial Services 890 Barnes Crossing Rd. Tupelo, MS 38804	9-2004 to present	\$3,576.00	\$8,200.00
Bank Illinois 100 West University P.O. Box 4028 Champaign, IL 61824	6-1997 to present	\$29,700.00	\$450.00
Crescent Bank & Trust P.O. Box 61813 New Orleans, LA 70161	6-2003 to present	\$14,634.00	\$8,000.00

None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Franklin Collections vs. William R. Whitworth Bk 162 Page 75	Writ of Garnishment	In the Justice Court of Pontotoc County, Pontotoc Mississippi	Pending
Hodges Family Dentistry vs. William R. Whitworth Docket 5140 Page 570	Garnishment	In the Justice Court of Lee County, Tupelo, Mississippi	Pending
Carle Home Infusion Therapy vs. William Whitworth Case No.: 98LM346	Judgment	In the County Court of Champaign County, Illinois	Pending
Tupelo Service Finance vs. William Whitworth Case No.: AJ510170	Judgment	In the Lee County Justice Court, Lee County, Mississippi	Pending
Franklin Collection vs. William Whitworth Case No.: AJ5110257	Collection of Debt/Judgment	In the Justice Court of Lee County, Mississippi Tupelo, Mississippi	Pending

**CAPTION OF SUIT
AND CASE NUMBER**
Franklin Collection vs.
William Whitworth
Case No.: AJ5104196

NATURE OF PROCEEDING
Collection of debt/Judgment

**COURT OR AGENCY
AND LOCATION**
In the Justice Court of Lee
County, Mississippi
Tupelo, Mississippi

**STATUS OR
DISPOSITION**
Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Jeffrey Waldo, Attorney P.O. Box 4237 Tupelo, MS 38803-4237	5-24-05	Collection of Medical Bill; total of 579.40 plus attorney fees and expenses
Hodges Family Dentistry 218 North Gloster St., Tupelo	2004	Collection of Medical Bill; total of 2,306.49 plus attorney fees and expenses
Carle Home Infusion Therapy 602 West University Ave Urbana, IL 61801	9/1998	Collection of Medical Bill; total of 5,036.00 plus attorney fees and expenses
Tupelo Service Finance, Inc. Post Office Box 1791 1040 Cliff Gookin Suite 1 Tupelo, MS 38802	6/2001	Collection of Medical Bill; total of 546.00 plus attorney fees and expenses
Franklin Collection Service P.O. Box 3910 Tupelo, MS 38803	11/2004	Collection of Medical Bill; total of 539.00 plus attorney fees and expenses
Franklin Collection Service P.O. Box 3910 Tupelo, MS 38803	2/2002	Collection of Medical Bill; total of 585.00 plus attorney fees and expenses
Franklin Collection Service P.O. Box 3910 Tupelo, MS 38803	6/2001	Collection of Medical Bill; total of 473.00 plus attorney fees and expenses

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
Tupelo Service Finance, Inc. Post Office Box 1791 1040 Cliff Gookin Suite 1 Tupelo, MS 38802	April 1, 2005	41 payments at 58.89 and 1 payment of 58.37 totaling 2,472.86
Hodges Family Dentistry 218 North Gloster St. Tupelo, MS 38804	4/5/04	Down payment of 437.50, First payment 300.00, monthly installments of 198.75 until the balance of 3,975 is paid in full.

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas H. Comer, Jr. Attorney at Law 200 South First Street Booneville, MS 38829	9-27-05	550.00

10. Other transfers

- None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature William Richard Whitworth
WILLIAM RICHARD WHITWORTH
Debtor

Date _____ Signature Sheri Jo Whitworth
SHERI JO WHITWORTH
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Mississippi

In re **WILLIAM RICHARD WHITWORTH**
SHERI JO WHITWORTH

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>1,109.00</u>
Prior to the filing of this statement I have received	\$	<u>550.00</u>
Balance Due	\$	<u>559.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 10/12/05


Thomas H. Comer, Jr.

Gomer & Jenkins

Attorneys at Law

200 South First Street

Booneville, MS 38829

662-728-8101 Fax: 662-728-3095

United States Bankruptcy Court
Northern District of Mississippi

In re **WILLIAM RICHARD WHITWORTH,**
SHERI JO WHITWORTH

Debtors

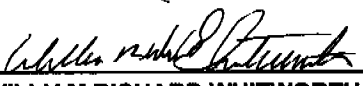
Case No. _____

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date 10-12-05

Signature 
WILLIAM RICHARD WHITWORTH
Debtor

Date 10-12-05

Signature 
SHERI JO WHITWORTH
Joint Debtor

**United States Bankruptcy Court
Northern District of Mississippi**

In re **WILLIAM RICHARD WHITWORTH,
SHERI JO WHITWORTH**

Case No. _____

Debtors

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property

Creditor's name

1. **2002 Toyota Camry**

American General Financial Services

b. Property to Be Retained.

[Check any applicable statement.]

Description of property
1. **1987 Dodge Grand Caravan**

Creditor's name
Bank Illinois

Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
		X

2. **1988 Chevy Suburban**

Crescent Bank & Trust

X

Date 10-12-05

Signature 
WILLIAM RICHARD WHITWORTH
Debtor

Date 10-12-05

Signature 
SHERI JO WHITWORTH
Joint Debtor

AAA Collectors, Inc.
2950 N. Academy Blvd.
Colorado Springs, CO 80917

Accounts Receivable Management
P.O. Box 129
Thorofare, NJ 08086-0129

Acute Care Family Clinic of Pontotoc
351 Peoples Drive
Pontotoc, MS 38863

Alliance Collection Company
P.O. Box 49
Tupelo, MS 38802

Alliance One
1160 Centre Point Drive
Suite 1
Mendota Heights, MN 55120

Allied Interstate
3000 Corporate Exchange Dr.
5th Floor
Columbus, OH 43231

American General Financial Services
890 Barnes Crossing Rd.
Tupelo, MS 38804

Ameritech Illinois
12501 South Pulaski Road
Alsip, IL 60803

Arco Collection Service
5705 Stage Road
Suite 246
Memphis, TN 38134

Asset Acceptance, LLC
7027 Miller Dr.
Warren, MI 48092-4726

Bank Illinois
100 West University
P.O. Box 4028
Champaign, IL 61824

Bank One
P.O. Box 94015
Palatine, IL 60094-4015

Baptist Memorial Hospital-Union County
200 Hwy 30 West
New Albany, MS 38652

Behavioral Health Clinic
Address Unavailable after
diligent search

Bellsouth-Mississippi
P.O. Box 740144
Atlanta, GA 30374-0144

Bennett & DeLoney
Attorney's at Law
P.O. Box 190
Midvale, UT 84047-0190

BMH New Albany Emergency Physicians
P.O. Box 60463
Charlotte, NC 28260

C-E Office Service
104 North Market
Ogden, IL 61859

Cabrera & Associates
Attorneys at Law
560 Route 303, Suite 209
Orangeburg, NY 10962

Capital One
Post Office Box 85147
Richmond, VA 23276

Carle Home Infusion Therapy
602 West University Avenue
Urbana, IL 61801

CBSI
P.O. Box 3227
Tuscaloosa, AL 35403-3227

Citibank DFS
12234 N. IH 35 SB Bldg B
Austin, TX 78754

Collection Bureau of America
25954 Eden Landing Rd.
First Floor
Hayward, CA 94545-3899

Columbus Violin
201 East Park Street
Louisville, MS 39339

Cost Cutters Rockford
3849 Northridge Drive
Rockford, IL 61114

Credit Clearing House
305 West Market Street
Louisville, KY 40202-2907

Credit Protection Association, L.P.
13355 Noel Rd
Dallas, TX 75240

Crescent Bank & Trust
P.O. Box 61813
New Orleans, LA 70161

D.L. Peterson
26385 Hwy 8 East
Grenada, MS 38901

Dermatology Center of N. MS, P.A.
516 Pegram Dr.
Tupelo, MS 38801

Dr. D. Alan Pritchard
4248 Eason Blvd.; Suite B
Tupelo, MS 38801

Dr. Michael A. Todd, P.A.
P.O. Box 664
New Albany, MS 38652

East Memphis Surgery Center
80 Humphreys Center Drive; Suite 101
Memphis, TN 38120

Ecru Family Medical Clinic
202 Main Street
Ecru, MS 38841

Encore Receivable Management
P.O. Box 3330
Olathe, KS 66063-3330

Endocrinology Consultants
670 Crossover Road
P.O. Box 4087
Tupelo, MS 38803-4087

Endocrinology Consultants, PLLC
P.O. Box 4087
Tupelo, MS 38803-4087

Experiential Healing Center
1713 Lockett Place
Memphis, TN 38104

Fertility Associates of Memphis
80 Humphreys Center, Suite 307
Memphis, TN 38120-2363

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908

First National Credit CA
585 Pilot Rd.
Las Vegas, NV 89119

First Premier Bank
P.O. Box 5524
Sioux Falls, SD 57117-5524

First USA Bank, NA
Dept OH1-0552
Attn: Cdy
800 Brooksedge Blvd., 3
Westerville, OH 43081-2895

FNBM Payment Services
P.O. Box 80015
Los Angeles, CA 90080-0015

Franklin Collection Service
P.O. Box 3910
Tupelo, MS 38803

Fred's Dollar Store
111 Willowbrook Drive
Saltillo, MS 38866

Galaxy Cablevision
P.O. Box 802068
Dallas, TX 75380-2068

Gastroenterology Associates
1208 Office Park Drive
Oxford, MS 38655-3597

Gateway Christian Schools
4070 Macon Road
Memphis, TN 38122

H.A. Stark Agency
P.O. Box 45710
Madison, WI 53744

Hall & Associates
Attorneys at Law
560 Route 303, Suite 209
Orangeburg, NY 10962

Heritage Animal Hospital
2505 S. Neil Street
Champaign, IL 61820

Hodges Family Dentistry
218 North Gloster St.
Tupelo, MS 38804

Hollywood Ent. Video
2250 West Main St.
Tupelo, MS 38801

HSBC Rhodes
90 Christiana Rd.
New Castle, DE 19720-3118

I. Harrison Evans, M.D.
401 E. Jackson
Oxford, MS 38655

IMA Foundation
1040 Cliff Gookin Blvd.
P.O. Box 1791
Tupelo, MS 38802-1791

Insight Communications
303 Fairlawn Drive
Urbana, IL 61821

Internal Medicine of New Albany
300 Oxford Road
New Albany, MS 38652-3117

Jack and Anne Wray
2358 Wise Bend Road
Pontotoc, MS 38863

Jeffrey Waldo, Attorney
P.O. Box 4237
Tupelo, MS 38803-4237

Jones Family Medical Clinic
1200 North Gloster Street
Tupelo, MS 38804

Lab Corp Assoc.
P.O. Box 2240
Burlington, NC 27216-2240

LCA Collections
Laboratory Corporation of America
P.O. Box 2240
Burlington, NC 27216-2240

Macalister's Deli
217 State Hwy 30
New Albany, MS 38652

Main Street Bank & Trust
P.O. Box 4028
Champaign, IL 61824

Martel MGT Collection Service
P.O. Box 490
Columbus, OH 43216-0490

Meijer, Inc.
2401 North Prospect Ave.
Champaign, IL 61821

Metropolitan Anesthesia Alliance
Address Unavailable after diligent search

Mid South Anesthesia
P.O. Box 235022
Montgomery, AL 36123-5022

Midsouth Credit Bureau, Inc.
1410 Industrial Park Rd.
P.O. Box 1567
Paris, TN 38242

Mississippi Valley Gas Company
711 West Capitol Street
Jackson, MS 39203

Mississippi State Tax Commission
Jackson, MS 39201

Movie Gallery
900 West Main Street
Dothan, AL 36301

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

New Albany Surgery Group
P.O. Box 891
226 Starlyn
New Albany, MS 38652

NMMC Professional Services
c/o Central Billing Office
450 East President Street
Tupelo, MS 38801

North Mississippi Emergency Physicians
Address Unavailabe at this time

North Mississippi Medical Center
P.O. Box 2240
Tupelo, MS 38803

North Mississippi Medical Center/2
P.O. Box 2240
Tupelo, MS 38803

North Mississippi Medical Clinics, Inc.
P.O. Box 4300
Tupelo, MS 38803

North Mississippi Pain Management Center
P.O. Box 2587
Tupelo, MS 38803

North Mississippi Pediatrics
1573 Medical Park Cir
Tupelo, MS 38801

Orchard Bank
9400 SW Beaverton Hills SD
Beaverton, OR 97005

Papa John's Pizza
2200 West Main Street
Tupelo, MS 38801

Park Dansan
113 W 3rd Ave
Gastonia, NC 28052

Parkwood Behavioral Health System
8135 Goodman Road
Olive Branch, MS 38654

Pediatric Cardiology
P.O. Box 3140
Memphis, TN 38173-0140

PGM Pathology Group of the MidSouth
Trumbull Laboratories, LLC
P.O. Box 564
Memphis, TN 38159

Pontotoc Gas Mart
125 Hwy 15 North
Pontotoc, MS 38863

Pontotoc Health Services
P.O. Box 790
Pontotoc, MS 38863

Premier Bankcard, Inc.
P.O. Box 5519
Sioux Falls, SD 57117

Premier Radiology
620 Crossover Road
P.O. Box 980
Tupelo, MS 38802

Radiology Associates of Oxford, P.A.
P.O. Box 2121
Memphis, TN 38159-0001

Radiology of North Mississippi
913 Garfield
P.O. Box 980
Tupelo, MS 38802-0980

Rehab Solutions, PLLC
P.O. Box 4
Tupelo, MS 38802

Remuda Ranch Center
1 East Apache St.
Wickenburg, AZ 85390

Revenue Recovery Corporation
P.O. Box 40166
Memphis, TN 38174

Rolling Hills Animal Hospital
Box 82
Pontotoc, MS 38863

Sam's Club
P.O. Box 530942
Department 77
Atlanta, GA 30353-0942

Security Check, LLC
P.O. Box 1211
Oxford, MS 38655-1211

Southeast Financial Solutions
P.O. Box 38441
Germantown, TN 38183-0441

Sprint PCS
4950 College Blvd.
Sioux Falls, SD 57104

Super Sav-on Drugs
417 W. Bankhead St.
New Albany, MS 38652

Surgery Clinic of Tupelo
844 South Madison
Tupelo, MS 38801

Target National Bank
P.O. Box 673
Mailstop 6CA
Minneapolis, MN 55416

The Family Cancer Center
400 Market Blvd.; Suite 115
Collierville, TN 38017-6516

The Loan Company
1510 North Prospect Ave
Champaign, IL 61820-2122

The Pavilion
P.O. Box 98
Ogden, IL 61859

The People's Bank & Trust Co.
P.O. Box 4140
Tupelo, MS 38803

Transworld Systems, Inc.
Collection Agency
6555 Quinle Road
Suite 115
Memphis, TN 38119

Tupelo Anesthesia Group, PA
P.O. Box 3294
Tupelo, MS 38803-3294

Tupelo Neurology Clinic
609 Brunson Dr.
Tupelo, MS 38801

Tupelo Pathology Group
P.O. Box 1507
620 Crossover Road
Tupelo, MS 38802-1507

Tupelo Power Sports
1773 McCullough Blvd.
Tupelo, MS 38801

Tupelo Service Finance
P.O. Box 1791
Tupelo, MS 38802-1791

Tupelo Small Animal Hospital
2096 South Thomas St.
Tupelo, MS 38801

Tupelo Veterinary Hospital
422 South Veterans Boulevard
Tupelo, MS 38804

Tupelo Water & Light
320 Court Street
Tupelo, MS 38802

Van Ru Credit Corporation
Payment Processing Center
P.O. Box 618
Park Ridge, IL 60068-0618

Wicks N More
134 S. Industrial Rd.
Tupelo, MS 38801

Women's Clinic of Tupelo
1512 Medical Park Cr
Tupelo, MS 38801-6560